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DUANE MORRIS LLP
One Liberty Place
Philadelphia, Pennsylvania 19103-7396


In re: Aguais et al :< DECISION ON REQUEST
Serial No.: 10/044,071 :< UNDER 37 CFR 5.25
Filing date: 10 January 2002
Docket No: D3398-00033

Title: SYSTEM AND METHODS FOR VALUING AND MANAGING THE RISK OF
 CREDIT INSTRUMENTS

In view of the communication(s) filed 20 February 2002, it has been determined that a retroactive license for foreign filing under 35 U.S.C. 184 be granted with respect to the filings listed below. The petition complies with 37 C.F.R. 5.25 in that there is an adequate showing that the subject matter in question was not under secrecy order, that the license was diligently sought after discovery of the proscribed foreign filing, and that the material was filed abroad without the required license under 37 C.F.R. 5.11 first having been obtained through error and without deceptive intent.

Country	Date
CANADA	10 January 2002

Approved:


Ian J. Lobo
Patent Examiner
Group 3600
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UNITED STATES DEPARTMENT OF COMMERCE
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SERIAL NUMBER	REQUEST DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.
10/044,071	2/20/02	AGUAIS, ET AL	D3398-00033

Title: **SYSTEM AND METHODS FOR VALUING AND
MANAGING THE RISK OF CREDIT INSTRUMENT
PORTFOLIOS**

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Art Unit	Paper Number
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License Number: 528,447
Grant Date: 05-Mar-02

This license is granted retroactively to the date(s) and the country(s) indicated on the attached decision.

Approved:

for Commissioner of Patents and Trademarks

This license empowers the filing, the causation and the authorization of the filing of a foreign application or applications on the subject matter identified above, subsequent forwarding of all duplicate and formal papers and the prosecution of such application or applications.

This license is granted under 37 CFR 5.15(a)

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LICENSE FOR FOREIGN FILING

[Title 35, United States Code (1952) Sections 184, 185, 186]